

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Hector J. Mercado

Case No.: 14-20604

Judge: ABA

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Isabel C. Balboa- Standing Trustee,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

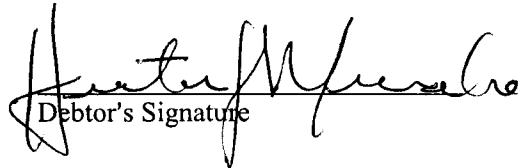
My income has been reduced since my casewas filed. I went to being a casino dealer to doing catering at Atlantic City Airport- was laid off from that job- and now I am at the Borgaga- but I could not take a part time dealing jobas we would have no medical benefits- so I work full time in EVS- which is less pay but has medical benefits. My wife was laid off from the Taj Mahal and her income is less.

☒ Other (**explain your answer**):

I am in this case for over 3 years, and my mortgage would be paid off in 2019 if all the mortgage payments are made. I do not want to lose our hose so I may be applying for a loan modification through the Bakruptcy- and that will help us deal with the mortgae motion- I now owe them for two months. I wil resume the trustee payments in September- I made a payment in August.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 8/28/17


Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.